TRS-Care Plan Design Summary

Effective 9/1/2016 - 8/31/2017

Beginning January 1, 2017, participants enrolled in Medicare benefits under Part A or Part B and enrolled in either TRS-Care 2 or TRS-Care 3 level of coverage, will not be eligible to remain enrolled in or eligible to enroll in the standard prescription drug plan. TRS will communicate detailed information to plan participants affected by this change as the date approaches to ensure a smooth transition to the Medicare prescription drug plans. For more information about Medicare prescription drug plans for TRS-Care visit http://www.express-scripts.com/medd/trscare.

TRS-Care 1	Retiree or Surviving Spouses enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses <u>NOT</u> enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses with no Medicare
Deductible	\$2,350 Individual	\$3,900 Individual	\$5,250 Individual
	\$4,700 Family	\$7,800 Family	\$10,500 Family
Network Coinsurance	80% / 20%	80% / 20%	80% / 20%
Out of Network	80% / 20%	80% / 20%	60% / 40%
Coinsurance – Medical and			
Part B expenses			
Out of Network	80% / 20%	60% / 40%	60% / 40%
Coinsurance – Hospital and			
Part A expenses			
Maximum Out of Pocket:	\$6,250 Individual	\$7,800 Individual	\$8,250 Individual
includes deductibles and	\$12,500 Family	\$15,600 Family	\$16,500 Family
coinsurance			
Prescription Expenses	Same as Medical	Same as Medical	Same as Medical

TRS-Care 2	Retiree or Surviving Spouses enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses <u>NOT</u> enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses with no Medicare
Deductible	\$1,300 Individual	\$1,300 Individual	\$1,300 Individual
	\$2,600 Family	\$2,600 Family	\$2,600 Family
Network Coinsurance	80% / 20%	80% / 20%	80% / 20%
Out of Network	80% / 20%	80% / 20%	60% / 40%
Coinsurance – Medical and			
Part B expenses			
Out of Network	80% / 20%	60% / 40%	60% / 40%
Coinsurance – Hospital and			
Part A expenses			
Maximum Out of Pocket:	\$5,800 Individual	\$5,800 Individual	\$5,800 Individual
includes deductibles and	\$11,600 Family	\$11,600 Family	\$11,600 Family
coinsurance			
Office Visit Copay	N/A	N/A	\$35
Prescription Expenses	Medicare Prescription Drug Plan	Medicare Prescription Drug Plan	Generic/Preferred/Non-Preferred
Retail			\$13/\$40/\$65
Maintenance			\$23/\$50/\$75
Mail			\$25/\$100/\$165

TRS-Care 3	Retiree or Surviving Spouses enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses <u>NOT</u> enrolled in Medicare Part A and eligible for Part B	Retiree or Surviving Spouses with no Medicare
Deductible	\$400 Individual	\$400 Individual	\$400 Individual
	\$800 Family	\$800 Family	\$800 Family
Network Coinsurance	80% / 20%	80% / 20%	80% / 20%
Out of Network	80% / 20%	80% / 20%	60% / 40%
Coinsurance – Medical and			
Part B expenses			
Out of Network	80% / 20%	60% / 40%	60% / 40%
Coinsurance – Hospital and			
Part A expenses			
Maximum Out of Pocket:	\$4,900 Individual	\$4,900 Individual	\$4,900 Individual
includes deductibles and	\$9,800 Family	\$9,800 Family	\$9,800 Family
coinsurance			
Office Visit Copay	N/A	N/A	\$25
Prescription Expenses	Medicare Prescription Drug Plan	Medicare Prescription Drug Plan	Generic/Preferred/Non-Preferred
Retail			\$13/\$30/\$50
Maintenance			\$23/\$40/\$60
Mail			\$25/\$65/\$105